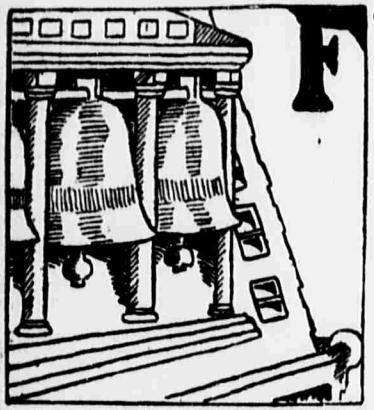


# The World.

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## CHIMES OF NICKELS AND DIMES.



**F**OUR BELLS on the forty-sixth story of the tower of the Metropolitan Life's Building, on Madison Square, will be the most costly and the highest chimes in the world. The biggest bell will weigh more than three tons and the smallest almost a ton. They will be hung on pedestals between marble columns. Every time they strike the quarters of the hour their music will be heard in thousands of homes.

In the tower of St. Paul's at Rome are other beautiful chimes, paid for by the voluntary offerings of men and women of Catholic faith, as are the chimes at Milan and in Notre Dame at Paris.

The Metropolitan's chimes, more costly than any of these, are not a voluntary offering.

The Metropolitan is one of the two biggest industrial insurance companies which sell small policies of \$50 or less, with the premiums payable weekly in nickels and dimes.

This is the life insurance of the poor. Most life insurance companies will not issue policies for less than \$500 or \$1,000 and premiums payable at shorter intervals than quarterly or semi-annually.

As the poor buy their coal by the bucket and pay three times as much as the man who buys it by the ton, so industrial policy holders pay three times as much for their life insurance as do policy holders who are better off.

At the age of 40 a payment of five cents a week or \$2.60 a year buys \$51 of industrial life insurance. For only six times the premium a man can buy a \$1,000 policy.

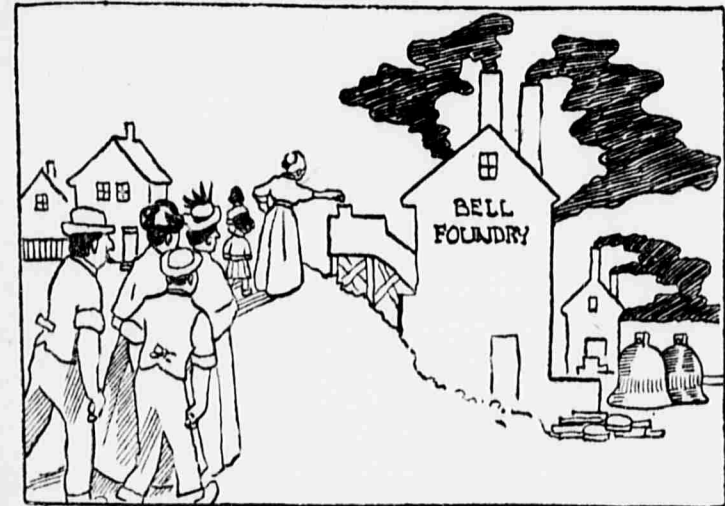
The Metropolitan's industrial policy reads that "no obligation is assumed by the company unless on said date the insured is in sound health." What is sound health, and how can the widow or the orphan beneficiaries of a \$50 policy go into court and prove that the man was "in sound health?"

Under the policy the Metropolitan need not pay the beneficiary at all, not one penny, because the policy says that "the company may pay the amount due under this policy to any other person appearing to said company to be equitably entitled to the same by reason of having incurred expense on behalf of the insured or for his or her burial." Under this clause the company or the agent can stand in with the undertaker so that the widow and the orphans will get nothing.

Another way industrial insurance is worked is if the policy holder does not pay every week his policy lapses. If he is sick and the collector, finding that out, skips him, the only way the policy can be kept alive is for the policy holder to tender his nickel or his dime at the office. How can he do this if he is sick in bed, or how does he know where to send or go?

Of every industrial dollar the Metropolitan takes in it pays back to the undertaker or the beneficiary less than thirty cents.

Massachusetts has recognized the necessity of its insurance department looking after the insurance of the poor by providing for savings bank life insurance in policies not exceeding \$500 at half the Metropolitan's rates—and in Massachusetts the beneficiary gets the money.



What these musical chimes will cost the Metropolitan does not state in its announcement of its intentions. Its building has so far cost many millions of dollars. Every one of these dollars means twenty nickels or ten dimes. It means that much more that the Metropolitan might pay its poor policy holders, and even then it would be giving back less than half of what they pay in.

## The Local Laocoön.

By Maurice Ketten.



## Hospitality Is Often a Rather Dangerous Hot Weather Virtue.

### Mr. Jarr Found It So, but His Guest Never Knew the Difference.

By Roy L. McCardell.

**"C**OME on home to dinner with me," said Mr. Jarr sympathetically as Jenkins, his friend and office mate, looked at his watch and exclaimed: "Great Scott! I'm too late for the 6.57!"

"I know how it is, old fellow," continued Mr. Jarr, "and you might as well be hanged for a sheep as a lamb!"

"I wish we hadn't got to shaking dice with that bunch!" said Jenkins ruefully. "You don't know what it means to get home late to dinner. I can't catch a train now for East Main till 7.42. That will get me home after half past eight."

"Well, forget it!" said Mr. Jarr. "Let's have another drink."

"Oh, you can take it easy," said Jenkins morosely. "You live in town and can catch a subway train to Harlem every minute or so, but when you live out of town it's different."

"Just to show you I don't care I'll stick around with you a while," said Mr. Jarr. "All they can do with you when you are late for dinner is to raise sand, and they'll do that whether you live in town or not."

Jenkins demurred, but after another drink or so was so despondent he didn't care what happened him.

"Your wife will roast you good for bringing company home unexpected," said Jenkins after a while.

"Not at all," said Mr. Jarr, boastfully. "She'll be only too glad to see you. She often asks me why I don't bring some of the fellows from the office up."

After a while they started for Harlem. Getting out of the Subway train they stopped for a few at Gus's place on the corner.

"Of course," said Mr. Jarr, hesitatingly, as they entered the Jarr flat. "You mustn't mind if the old lady is a little out of sorts, but she'll be glad to see you though she may not show it."

Mr. Jenkins felt as brave as a lion. Anyway, it wasn't his wife. Mr. Jarr rang the bell, but there was no answer. Then he remembered that

Mrs. Jarr had told him she would take the children and go over to see her mother in Brooklyn that day, and perhaps go from there to Coney Island. This cheered him immensely and he informed Jenkins of the fact as he let his guest and himself in with his latch key.

"It'll be all right," he explained. "We'll get our own dinner. I know she's left something, although the servant seems to be out, too."

A search through the ice box disclosed a scrap of roast beef and some pickles, but on the gas range Mr. Jarr discovered an iron pot full of some mysterious liquid. "It's all right," he said. "It's all right (hic), there's soup. Wait till I heat it up. My wife makes splendid soup!"

After the pot had come to a boil Mr. Jarr ladled out two soup plates full. "How is it?" he asked.

"Needs a little seasoning," said Jenkins. Mr. Jarr produced pepper, salt, ketchup and table sauce and he and Jenkins liberally dosed the liquid with the condiments.

"Best soup I ever ate. You couldn't get good home-made soup like this at the Waldorf," said Jenkins, as he partook, with tears running down his cheeks from the seasoning.

"You bet!" said Mr. Jarr. "Have a morsel!"

They had some more amid further congratulations, and after the repeat Mr. Jarr saw his guest to Gus's again and from there to the subway to catch a train home.

When he got back Mrs. Jarr and the children had returned.

"I suppose you had your dinner. You know I'd be out," said Mrs. Jarr. "Oh, Jenkins was here with me and we found the soup on the stove," said Mr. Jarr cheerfully.

"Soup?" said Mrs. Jarr. "Why, that was just a pot of greasy water the girl left. Didn't you see the dishrag in it?"

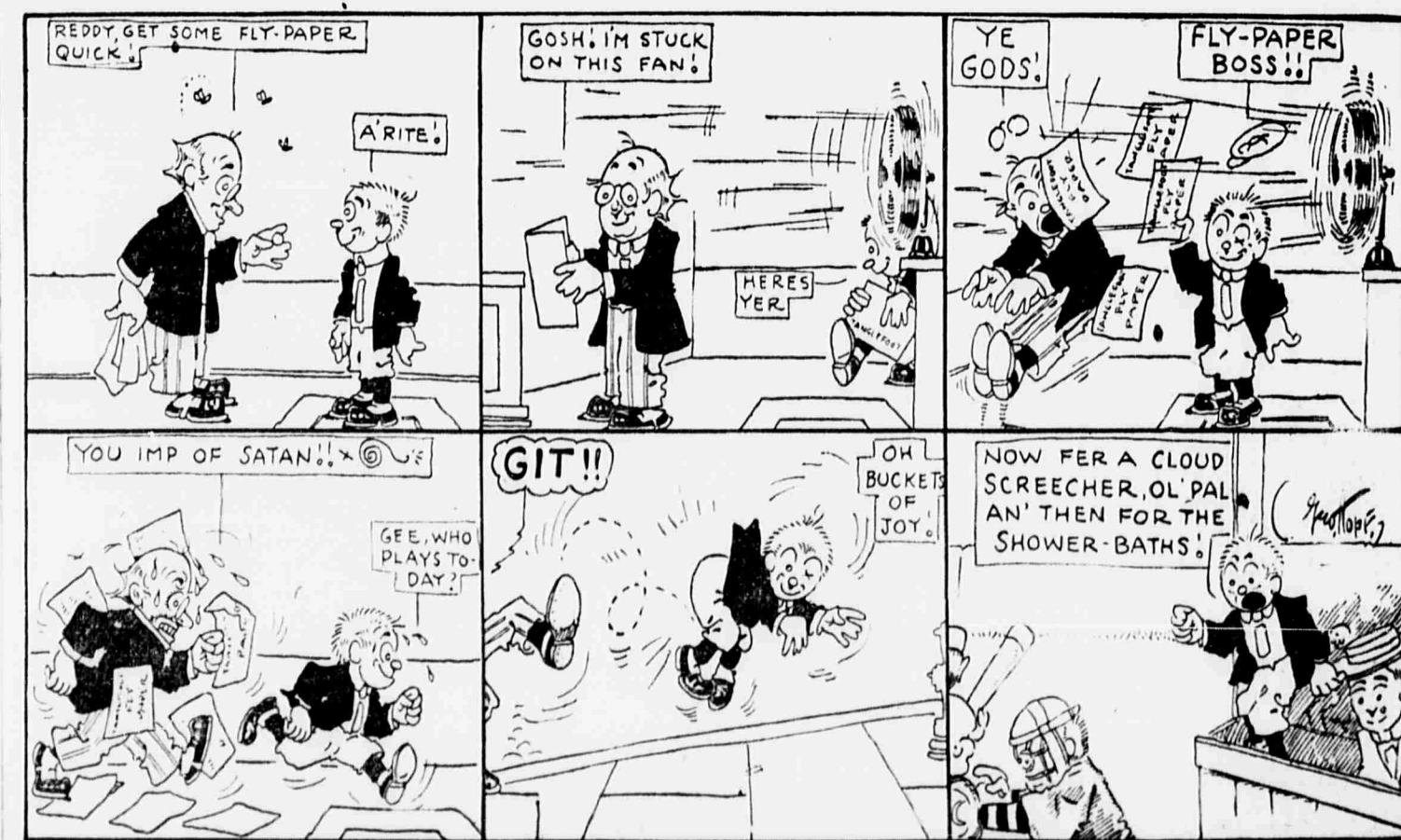
Mr. Jarr grinned.

"Sssh," he said. "I saw it, but Jenkins, poor fellow, is drinking hard. He didn't know the difference."

Mrs. Jarr gave him a searching look, but Mr. Jarr stood the ordeal like a man. "Well, I must say!" she exclaimed, and then began to laugh. But she can't make Mr. Jarr admit the truth, although he passes up the soup course ever since.

## Reddy the Rooter.

By George Hopf.



## Fifty Great Love Stories of History

By Albert Payson Terhune

### NO. 9—ABELARD AND HELOISE.

**A** CROWD of thousands of eager, reverential students, in 1115, were wont to surround the lecture platform of a rather homely, thickset young man, hanging breathlessly on his every word, applauding him to the skies. The lecturer who commanded such flattering attention was Pierre Abelard, son of a Breton nobleman. Abelard was the foremost philosopher and religious orator of the century. While a mere lad he had upset many of the older theories and dogmas and had routed in debate the greatest logicians of France. At last, in the height of his fame, he established a school of philosophy in Paris. His reputation had spread throughout all Europe. Students from every land flocked to hear him.

"I came," he wrote later, "to think I was the only philosopher in the world."

Abelard at that time had lodgings at the house of one Fulbert, a canon of Notre Dame Cathedral. Fulbert had a niece, Heloise by name. She was not only beautiful, but was one of the best educated women in Paris. Abelard was induced to give her lessons in philosophy. Heloise, when she first met him, was barely fifteen, but already had the mature mental powers of a grown woman. Abelard, who had hitherto been too much absorbed in study to think much about women or love-making, was attracted by the girl's wonderful mind, and soon by her charm of face and manner. He fell hopelessly in love with her. His love was abundantly returned by Heloise, to whom the homely young lecturer seemed the embodiment of all that was wise, good and beautiful. Her devotion to him was boundless and amounted to blind adoration.

To be near the girl he loved, Abelard remained in Fulbert's home and became regular tutor to the canon's niece. Wise as the lecturer was in matters of philosophy, he was a novice in love affairs, and had scant skill in concealing his sentiments. Soon all Paris was talking of his romantic attachment. Partly to silence such gossip he turned his back on the great possibilities that lay before him in the French capital and fled with Heloise to Brittany. His idea was to marry her and to settle down with her to a quiet life of seclusion. But the devoted girl would not at first hear of this. She knew how such a course would hamper his prospects and injure his career.

At length she was prevailed upon to marry him, but only on condition that the marriage be kept secret and that Abelard continue his lectures, &c., as before, unchecked by home ties. She dreaded to become his wife, having a vague presentiment that ill-luck would follow. Her forebodings were destined to come true. Fulbert was informed of the wedding and was asked to respect its secrecy. Instead (flattered that his niece should have won so renowned a husband) he at once made the story public. This revelation threatened to defeat Abelard's purpose of preventing the marriage from interfering with Abelard's prospects. So, through loyalty to her husband's interests, she publicly denied that she was Abelard's wife. Fulbert was furious at this act of self-sacrifice and made the poor girl's life a burden. To escape her uncle's persecution, as well as to free Abelard from any care or responsibility for her, she ran away from Paris and shut herself up in a convent at Argenteuil.

Fulbert misunderstood the wife's noble motive. He thought her husband had basely deserted her. In revenge he and some of his relatives broke into Abelard's room one night, where they so wounded and mutilated the unhappy philosopher that he lay for days at the point of death. This catastrophe changed Abelard's whole future. Partly recovering his health, he gave up his public life and lectures and, to forget his disgrace and misfortune, became a monk.

In the monastery he won new repute as writer on philosophical and religious topics. His letters to Heloise are preserved to this day and are marvels of literary skill. But, tiring of monastic discipline, he fled to the wilderness, built a hut and lived as a hermit. Even here he was not left in peace. Students by the hundred came to the wilderness, pitched tents there and induced him to act as their teacher.

Abelard, exerting much influence he had with the clergy, succeeded in placing Heloise at the head of a convent. He had already persuaded her that she must look on him henceforth merely as a beloved brother. Obedient, as ever, to his slightest wish, she consented to this last great sacrifice. From place to place the wretched man wandered, until, in 1142, he died.

Heloise at once came forward to claim his body. Soon afterward she, too, died. The lovers so tragically parted in life were buried side by side. They still rest in the same tomb at Pers Lachaise Cemetery, in Paris.

## Reflections of a Bachelor Girl.

By Helen Rowland.

**T**HE things a man wants in a sweetheart are no more like those he wants in a wife than the things he wants for breakfast are like those he wants for dinner; yet he never seems to despair of warming over the light menu and making it do for a regular diet.

Social ecia is a man's ability to look perfectly delighted when he finds the wrong woman "at home" and the right one "out."

The girl who has entertained her fiancé every evening for a three years' engagement may console herself with the hope that she won't be liable to see so much of him after marriage.

Many a man has changed his mind about calling on a girl because she happened to telephone and ask him to.

A man will tell his troubles first to his God, next to his lawyer, then to his valet, and lastly—to his wife.

## Cos Cob Nature Notes.

**W**E have mentioned our neighbor, Theodore Roosevelt, of Oyster Bay, several times, but when he gets a chance to speak of Cos Cob he forgets. At Mattinecock on Saturday he unveiled a monument to Capt. John Underhill, with a lot of talk about Socialism, and left out most of Underhill and all of Cos Cob. Now, it was at Cos Cob that Capt. Underhill pulled off his best massacre. If you read up on his subject he would surely have said something about us, because it was a "bully" fight—much better than the one at Kettle Hill—and had buckets of blood to its credit. In February, 1644, Capt. Underhill, with 120 men, mostly Dutch from Fort Amsterdam, fell upon the warriors of the Shawano Tribe. In what is now Bill Peck's back yard, and butchered about 1,000 of them. Bows and arrows were not of much use against musket balls. Only eight escaped alive, while twelve were taken prisoners and sold into slavery. This was a pretty clean record for Capt. Underhill. It is quite possible that a Roosevelt was in the mix-up as a member of the troop from Fort Amsterdam. Anyway, it was worth mentioning along with Cos Cob, and much more exciting than Socialism or the Criminal Rich. Even at that early day Cos Cob had a name—Pettusquamen—while Horse Neck had never been heard of. Now it tries to make all the noise.

The sprinkler cart has loosened up a little in front of the places where it didn't get a tip.

People are asking how it is that Garry Haulenbeek can get rich quick on top of Strawberry Hill, selling eggs, if the Hens won't lay. As we understand it, Garry's Hens WILL lay. He has them herded in groups and classified by months. The Hens that lay in July are now on the job, and the August layers will fall in next month. So he knows just where he is at. Which is the whole thing in getting rich quick or any other way. Some say Garry uses \$10 gold pieces for nest eggs, but this is denied.

Entranced by the beautiful strains of "The Holy City" pouring out of the gramophone on Sunday night while the phone was giving a sacred concert, one of the young members of Old Pop Muskrat's family crawled out of the pond, over the sea wall, up into Frank Seymour's back yard, scaring the children into fits and creating much turmoil. Frank promptly seized a broomstick and tapped the fresh young muskrat on the head, terminating his efforts to get into society. South of Philadelphia muskrats are often stewed and served up as terrapin, but no one in Cos Cob ever resorts to such a subterfuge, although the pond is full of them.

The other day Clinton Munford, of Riverside, just across the creek, was out walking with Clinton, Jr., behind Tyson's barn he spied three little black and white kittens and stopped to pick them up. Luckily Clinton, Jr., is a better natured student than Pop. He yelled a warning just in time for Clinton, sr., to make the jump of his life and a quick get away from Father and Mother Skunk, who came out to give the caller a fragrant welcome. Clinton, sr., says he didn't think he could run so fast.

## The Eternal Feminine.

**I**LL tell you how I am saving money so that I can entertain my friends at dinner. Mamma said a stenographer to her when they soared upward in the office elevator. "Whenever I am invited to dine out and do not have to pay for my own dinner, I put the amount I save in my little iron bank. However," she continued, with the particularly pleasant purr that sometimes precedes a scratch, "that plan won't do you any good, will it, dear, for you are never invited out, are you?"

## Letters from the People.

### Wants "Exams" at Night.

To the Editor of The Evening World:  
 Would it not be at all possible, readers, to hold the Civil Service examinations at night, beginning at 6 o'clock. Many a young man employed during the day finds it impossible to be present at examinations held during the day. In the first place he is apt to lose a day's pay for his absence; then again his employer might decline to allow him a day off for such a purpose, or possibly might find some motive to lay him off, if he resigned it at the employee's request another position through a Civil Service examination. Whereas, if the examinations were held at night a countless number could undertake such an examination who are restrained now from doing so.

APPLICANT.

### Too Few Watering Troughs.

To the Editor of The Evening World:  
 For the last few days I have been working on a job at earthing from One Hundred and Twenty-fifth street down to Thirtieth street. I drove down Third avenue, and in my drive down I could not see a watering trough south of Ninety-ninth street. I know there

is one at Cooper Square, but just think! not a place could I find above that to water a horse or bathe his burning head for about four miles!

Let us hear from those men who are driving over that road day in and day out, and then we will call the attention of the S. P. C. A. and ask them to put in a trough or station a man with pails and hose.

TRUCKMAN.

### As to Tipping.

To the Editor of The Evening World:  
 If customers refused to give tips employees would have to raise their men's wages to keep them. Waiters, barbers, &c., get lower wages because of tips. So customers indirectly tip the proprietors, not the man who does the work for them. Tipping is an evil that has no excuse, to my mind. Who will have courage enough to stop it, or introduce in the legislature a bill forbidding it? Not I, for one. People as a rule don't tip because they are afraid not to.

E. L. NEMO.

### Of Greek Extraction.

To the Editor of The Evening World:  
 Is the word "phonograph" of Latin or Greek extraction?  
 C. H.